

TABLE 29
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: MONROEVILLE

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	5	\$50,037	\$0	\$0	\$0	\$0	\$50,037
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	5	\$50,037	\$0	\$0	\$0	\$0	\$50,037
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		3,717	0	0	0	0	3,717
Amortization of Transition Obligation		3,566	0	0	0	0	3,566
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$7,283	\$0	\$0	\$0	\$0	\$7,283
<u>Pay-As-You-Go Expense</u>		\$7,283	\$0	\$0	\$0	\$0	\$7,283

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 22 years and includes additional unrecognized transition obligation equal to excess benefit payments.

TABLE 30
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: MT. PULASKI

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	4	\$103,233	\$0	\$0	\$0	\$0	\$103,233
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	10	46,057	0	0	0	0	46,057
Total Accrued Liability (APBO)	14	\$149,290	\$0	\$0	\$0	\$0	\$149,290
<u>Annual Expense for 1992</u>							
Service Cost		\$7,054	\$0	\$0	\$0	\$0	\$7,054
Interest Cost		11,567	0	0	0	0	11,567
Amortization of Transition Obligation		6,786	0	0	0	0	6,786
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$25,407	\$0	\$0	\$0	\$0	\$25,407
<u>Pay-As-You-Go Expense</u>		\$9,582	\$0	\$0	\$0	\$0	\$9,582

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 22 years.

TABLE 31
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: ONTONAGON

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1	\$0	\$0	\$0	\$0	\$4,496	\$4,496
Actives Eligible to Retire	5	76,630	6,708	0	0	14,778	98,116
Actives Not Yet Eligible to Retire	11	0	0	0	0	10,704	10,704
Total Accrued Liability (APBO)	17	\$76,630	\$6,708	\$0	\$0	\$29,978	\$113,316
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$781	\$781
Interest Cost		6,130	537	0	0	2,383	9,050
Amortization of Transition Obligation		3,832	335	0	0	1,499	5,666
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$9,961	\$872	\$0	\$0	\$4,663	\$15,497
<u>Pay-As-You-Go Expense</u>		\$12	\$0	\$0	\$0	\$378	\$390

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 32
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: ORION

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	1	65,816	10,622	0	0	1,499	77,937
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	1	\$65,816	\$10,622	\$0	\$0	\$1,499	\$77,937
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		5,030	850	0	0	115	5,995
Amortization of Transition Obligation		3,291	531	0	0	75	3,897
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$8,321	\$1,381	\$0	\$0	\$190	\$9,892
<u>Pay-As-You-Go Expense</u>		\$5,999	\$0	\$0	\$0	\$119	\$6,118

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 33
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: OSWAYO

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	3	\$87,302	\$26,324	\$0	\$1,920	\$9,695	\$125,241
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	3	\$87,302	\$26,324	\$0	\$1,920	\$9,695	\$125,241
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		6,694	2,081	0	148	745	9,668
Amortization of Transition Obligation		4,365	1,316	0	96	485	6,262
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$11,059	\$3,397	\$0	\$244	\$1,230	\$15,930
<u>Pay-As-You-Go Expense</u>		\$7,400	\$629	\$0	\$138	\$786	\$8,953

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 34
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: S & A

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 35
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SCHUYLER

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	5	\$242,831	\$0	\$0	\$0	\$4,884	\$247,715
Actives Eligible to Retire	1	46,145	0	0	0	1,303	47,448
Actives Not Yet Eligible to Retire	14	124,734	0	0	0	2,448	127,182
Total Accrued Liability (APBO)	20	\$413,709	\$0	\$0	\$0	\$8,635	\$422,344
<u>Annual Expense for 1992</u>							
Service Cost		\$8,448	\$0	\$0	\$0	\$166	\$8,614
Interest Cost		32,598	0	0	0	672	33,269
Amortization of							
Transition Obligation		20,685	0	0	0	432	21,117
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$61,731	\$0	\$0	\$0	\$1,270	\$63,001
<u>Pay-As-You-Go Expense</u>		\$12,721	\$0	\$0	\$0	\$490	\$13,211

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 36
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SENECA GORHAM

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	2	51,758	0	0	0	972	52,730
Actives Not Yet Eligible to Retire	32	304,908	0	0	0	4,451	309,359
Total Accrued Liability (APBO)	34	\$356,666	\$0	\$0	\$0	\$5,423	\$362,089
<u>Annual Expense for 1992</u>							
Service Cost		\$22,240	\$0	\$0	\$0	\$305	\$22,545
Interest Cost		28,522	0	0	0	434	28,956
Amortization of Transition Obligation		17,833	0	0	0	271	18,104
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$68,596	\$0	\$0	\$0	\$1,009	\$69,605
<u>Pay-As-You-Go Expense</u>		\$285	\$0	\$0	\$0	\$6	\$291

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 37
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

GROUP: SOUTHLAND

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	18	\$527,300	\$0	\$0	\$47,526	\$0	\$574,826
Actives Eligible to Retire	4	126,575	0	0	0	0	126,575
Actives Not Yet Eligible to Retire	79	784,054	0	0	0	0	784,054
Total Accrued Liability (APBO)	101	\$1,437,929	\$0	\$0	\$47,526	\$0	\$1,485,455
<u>Annual Expense for 1992</u>							
Service Cost		\$59,581	\$0	\$0	\$0	\$0	\$59,581
Interest Cost		113,723	0	0	3,656	0	117,379
Amortization of Transition Obligation		71,896	0	0	2,376	0	74,273
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$245,201	\$0	\$0	\$6,032	\$0	\$251,233
<u>Pay-As-You-Go Expense</u>		\$33,432	\$0	\$0	\$3,728	\$0	\$37,160

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 38
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: ST. CROIX

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of							
Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 39
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SYLVAN LAKE - MANAGEMENT

	<u>Lives</u>	<u>*1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	3	\$35,038	\$13,975	\$0	\$47,841	\$1,909	\$98,763
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	4	78,805	16,128	0	24,502	1,507	120,942
Total Accrued Liability (APBO)	7	\$113,843	\$30,103	\$0	\$72,343	\$3,416	\$219,705
<u>Annual Expense for 1992</u>							
Service Cost		\$4,408	\$899	\$0	\$1,368	\$83	\$6,758
Interest Cost		9,018	2,364	0	5,655	266	17,303
Amortization of Transition Obligation		5,692	1,505	0	3,617	171	10,985
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$19,118	\$4,768	\$0	\$10,640	\$520	\$35,046
<u>Pay-As-You-Go Expense</u>		\$2,279	\$1,129	\$0	\$3,381	\$186	\$6,975

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 40
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: SYLVANLAKE - NON-MANAGEMENT

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	3	109,878	18,748	0	0	1,941	130,567
Actives Not Yet Eligible to Retire	13	117,207	15,332	0	0	1,639	134,178
Total Accrued Liability (APBO)	16	\$227,085	\$34,080	\$0	\$0	\$3,580	\$264,745
<u>Annual Expense for 1992</u>							
Service Cost		\$10,507	\$1,428	\$0	\$0	\$148	\$12,083
Interest Cost		18,156	2,726	0	0	286	21,168
Amortization of Transition Obligation		11,354	1,704	0	0	179	13,237
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$40,017	\$5,858	\$0	\$0	\$613	\$46,489
<u>Pay-As-You-Go Expense</u>		\$282	\$0	\$0	\$0	\$5	\$287

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 41
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: THORNTOWN

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1	\$56,055	\$11,573	\$0	\$0	\$0	\$67,628
Actives Eligible to Retire	1	56,112	9,265	0	0	0	65,377
Actives Not Yet Eligible to Retire	10	100,792	13,052	0	0	0	113,844
Total Accrued Liability (APBO)	12	\$212,959	\$33,890	\$0	\$0	\$0	\$246,849
<u>Annual Expense for 1992</u>							
Service Cost		\$9,088	\$1,142	\$0	\$0	\$0	\$10,230
Interest Cost		16,968	2,696	0	0	0	19,665
Amortization of Transition Obligation		10,141	1,614	0	0	0	11,755
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$36,198	\$5,452	\$0	\$0	\$0	\$41,649
<u>Pay-As-You-Go Expense</u>		\$1,745	\$378	\$0	\$0	\$0	\$2,123

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 21 years.

TABLE 42
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: URBAN

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	3	0	0	6,580	0	0	6,580
Actives Not Yet Eligible to Retire	67	0	0	18,873	0	0	18,873
Total Accrued Liability (APBO)	70	\$0	\$0	\$25,453	\$0	\$0	\$25,453
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$1,464	\$0	\$0	\$1,464
Interest Cost		0	0	2,010	0	0	2,010
Amortization of							
Transition Obligation		0	0	1,273	0	0	1,273
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$4,747	\$0	\$0	\$4,747
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$671	\$0	\$0	\$671

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 43
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: VIROQUA

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	28	\$904,827	\$0	\$0	\$0	\$12,273	\$917,100
Actives Eligible to Retire	1	18,518	0	0	0	285	18,803
Actives Not Yet Eligible to Retire	10	52,299	0	0	0	399	52,698
Total Accrued Liability (APBO)	39	\$975,644	\$0	\$0	\$0	\$12,957	\$988,601
<u>Annual Expense for 1992</u>							
Service Cost		\$4,461	\$0	\$0	\$0	\$33	\$4,494
Interest Cost		76,717	0	0	0	986	77,704
Amortization of Transition Obligation		48,782	0	0	0	648	49,430
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$129,961	\$0	\$0	\$0	\$1,667	\$131,628
<u>Pay-As-You-Go Expense</u>		\$34,005	\$0	\$0	\$0	\$1,285	\$35,290

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 44
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: VISTA - IOWA

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	77	\$2,485,925	\$0	\$0	\$507,419	\$0	\$2,993,344
Actives Eligible to Retire	31	1,279,970	0	0	102,906	0	1,382,876
Actives Not Yet Eligible to Retire	113	1,785,803	0	0	111,123	0	1,896,926
Total Accrued Liability (APBO)	221	\$5,551,698	\$0	\$0	\$721,448	\$0	\$6,273,146
<u>Annual Expense for 1992</u>							
Service Cost		\$142,292	\$0	\$0	\$9,415	\$0	\$151,708
Interest Cost		435,511	0	0	56,341	0	491,852
Amortization of Transition Obligation		253,225	0	0	32,907	0	286,132
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$831,028	\$0	\$0	\$98,664	\$0	\$929,692
<u>Pay-As-You-Go Expense</u>		\$219,859	\$0	\$0	\$35,035	\$0	\$254,894

Notes: (1) Discount Rate = 8% per annum.

(2) Accrued Benefit Cost as of January 1, 1992 equals \$550,509.

(3) Transition Obligation is the difference between the APBO and the Accrued Benefit Cost and is amortized over 20 years.

TABLE 45
ROCHESTER TELEPHONE CORPORATION
POSTRETIREMENT WELFARE BENEFITS VALUATION
AS OF JANUARY 1, 1992
(Numbers may not add due to rounding)

31-Aug-92

GROUP: VISTA - MINNESOTA

	<u>Lives</u>	<u>*1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	88	\$2,500,297	\$0	\$0	\$644,298	\$0	\$3,144,595
Actives Eligible to Retire	41	1,581,087	0	0	149,832	0	1,730,919
Actives Not Yet Eligible to Retire	388	3,180,632	0	0	223,808	0	3,404,440
Total Accrued Liability (APBO)	517	\$7,262,016	\$0	\$0	\$1,017,938	\$0	\$8,279,954
<u>Annual Expense for 1992</u>							
Service Cost		\$356,498	\$0	\$0	\$27,136	\$0	\$383,634
Interest Cost		571,906	0	0	79,570	0	651,476
Amortization of Transition Obligation		309,772	0	0	43,422	0	353,193
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$1,238,176	\$0	\$0	\$150,127	\$0	\$1,388,303
<u>Pay-As-You-Go Expense</u>		\$230,820	\$0	\$0	\$47,550	\$0	\$278,370

Notes: (1) Discount Rate = 8% per annum.

(2) Accrued Benefit Cost as of January 1, 1992 equals \$1,216,091.

(3) Transition Obligation is the difference between the APBO and the Accrued Benefit Cost and is amortized over 20 years.

TABLE 1A

01-Sep-92

ROCHESTER TELEPHONE CORPORATION
POSTRETIREMENT WELFARE BENEFITS VALUATION
AS OF JANUARY 1, 1992
(Numbers may not add due to rounding)

GROUP: GRAND TOTAL

	"1993 Cost-sharing"						
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1,550	\$33,883,429	\$7,659,288	\$1,181,888	\$6,628,016	\$2,152,874	\$51,505,496
Actives Eligible to Retire	1,040	26,364,161	3,652,566	519,708	4,927,761	1,525,435	36,989,631
Actives Not Yet Eligible to Retire	2,671	25,736,563	1,255,346	209,634	2,404,447	821,332	30,427,322
Total Accrued Liability (APBO)	5,261	\$85,984,152	\$12,567,200	\$1,911,230	\$13,960,224	\$4,499,641	\$118,922,448
<u>Annual Expense for 1992</u>							
Service Cost		\$2,029,621	\$126,308	\$13,775	\$258,252	\$63,622	\$2,491,578
Interest Cost		6,780,347	988,270	146,722	1,094,943	352,071	9,362,353
Amortization of							
Transition Obligation		5,441,720	830,500	126,319	629,314	297,507	7,325,360
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	(379,284)	0	(379,284)
Net Periodic Expense		\$14,251,688	\$1,945,079	\$286,817	\$1,603,224	\$713,199	\$18,800,007
<u>Pay-As-You-Go Expense</u>		\$2,507,880	\$436,029	\$157,429	\$178,327	\$201,390	\$3,481,055

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligations are amortized by Company over the expected future working lifetime of the active employees.

(3) Plan assets for retiree life insurance as of January 1, 1992 = \$3,943,904 and the expected return equals 1992 projected disbursements.

(4) Vista Telephone Company has an Accrued Benefit Cost as of January 1, 1992 = \$1,766,600.

TABLE 2A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

01-Sep-92

**GROUP: ROCHESTER TELEPHONE TOTAL
 MANAGEMENT & NON-MANAGEMENT**

"1993 Cost-sharing"

	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1,214	\$24,102,240	\$7,060,076	\$1,143,086	\$4,278,613	\$2,006,760	\$38,590,776
Actives Eligible to Retire	891	20,990,646	3,255,617	513,128	4,349,131	1,452,875	30,561,397
Actives Not Yet Eligible to Retire	1,491	14,591,387	688,267	190,761	1,531,272	712,670	17,714,357
Total Accrued Liability (APBO)	3,596	\$59,684,273	\$11,003,960	\$1,846,975	\$10,159,016	\$4,172,305	\$86,866,530
<u>Annual Expense for 1992</u>							
Service Cost		\$1,048,160	\$80,374	\$12,311	\$181,220	\$54,895	\$1,376,959
Interest Cost		4,705,716	864,445	141,760	797,842	326,378	6,836,142
Amortization of Transition Obligation		3,978,952	733,597	123,132	414,341	278,154	5,528,175
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	(379,284)	0	(379,284)
Net Periodic Expense		\$9,732,827	\$1,678,416	\$277,203	\$1,014,118	\$659,427	\$13,361,992
<u>Pay-As-You-Go Expense</u>		\$1,759,498	\$404,572	\$152,882	\$0	\$188,781	\$2,505,733

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligations are amortized by Company over the expected future working lifetime of the active employees.

(3) Plan assets for retiree life insurance as of January 1, 1992 = \$3,943,904 and the expected return equals 1992 projected disbursements.

TABLE 3A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: NEW YORK REGION - TOTAL

	"1993 Cost-sharing"						
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	72	\$1,892,592	\$534,032	\$0	\$947,876	\$65,735	\$3,440,235
Actives Eligible to Retire	48	1,936,956	370,354	0	325,892	47,314	2,680,516
Actives Not Yet Eligible to Retire	285	4,431,533	541,469	0	512,614	79,023	5,564,639
Total Accrued Liability (APBO)	405	\$8,261,081	\$1,445,855	\$0	\$1,786,382	\$192,072	\$11,685,390
<u>Annual Expense for 1992</u>							
Service Cost		\$338,091	\$43,726	\$0	\$38,669	\$6,301	\$426,787
Interest Cost		655,529	114,503	0	139,561	15,124	924,717
Amortization of Transition Obligation		516,427	90,633	0	111,950	12,014	731,024
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$1,510,047	\$248,863	\$0	\$290,181	\$33,438	\$2,082,528
<u>Pay-As-You-Go Expense</u>		\$136,573	\$29,699	\$0	\$85,385	\$6,169	\$257,826

Notes: (1) Discount Rate = 8% per annum.

(2) Amortization period for transition obligation varies by Company.

TABLE 4A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: MIDEAST REGION TOTAL

		"1993 Cost-sharing"					
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	25	\$272,685	\$37,897	\$0	\$1,920	\$26,788	\$339,290
Actives Eligible to Retire	16	137,866	15,973	0	0	22,159	175,998
Actives Not Yet Eligible to Retire	142	149,692	13,052	0	9,665	26,255	198,664
Total Accrued Liability (APBO)	183	\$560,243	\$66,922	\$0	\$11,585	\$75,202	\$713,952
<u>Annual Expense for 1992</u>							
Service Cost		\$12,408	\$1,142	\$0	\$654	\$2,183	\$16,387
Interest Cost		43,960	5,314	0	921	5,924	56,120
Amortization of							
Transition Obligation		29,344	3,678	0	603	4,288	37,914
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$85,713	\$10,134	\$0	\$2,179	\$12,395	\$110,421
<u>Pay-As-You-Go Expense</u>		\$21,899	\$1,007	\$0	\$139	\$2,345	\$25,390

Notes: (1) Discount Rate = 8% per annum.

(2) Amortization Period for transition obligation varies by Company.

TABLE 5A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

01-Sep-92

GROUP: MIDWEST REGION TOTAL

	"1993 Cost-sharing"						
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	48	\$2,033,484	\$27,283	\$38,802	\$200,364	\$53,591	\$2,353,524
Actives Eligible to Retire	9	311,061	10,622	6,580	0	3,087	331,350
Actives Not Yet Eligible to Retire	173	813,462	12,558	18,873	15,965	3,384	864,242
Total Accrued Liability (APBO)	230	\$3,158,006	\$50,463	\$64,255	\$216,329	\$60,062	\$3,549,115
<u>Annual Expense for 1992</u>							
Service Cost		\$72,590	\$1,067	\$1,464	\$1,157	\$243	\$76,521
Interest Cost		248,873	4,008	4,962	17,052	4,644	279,539
Amortization of Transition Obligation		177,726	2,591	3,187	10,245	3,051	196,801
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$499,189	\$7,666	\$9,614	\$28,453	\$7,938	\$552,860
<u>Pay-As-You-Go Expense</u>		\$96,037	\$751	\$4,547	\$6,490	\$4,095	\$111,920

Notes: (1) Discount Rate = 8% per annum.

(2) Amortization Period for transition obligation varies by Company.

TABLE 6A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

01-Sep-92

GROUP: SOUTHERN REGION TOTAL

	"1993 Cost-sharing"						
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	26	\$596,206	\$0	\$0	\$47,526	\$0	\$643,732
Actives Eligible to Retire	4	126,575	0	0	0	0	126,575
Actives Not Yet Eligible to Retire	79	784,054	0	0	0	0	784,054
Total Accrued Liability (APBO)	109	\$1,506,835	\$0	\$0	\$47,526	\$0	\$1,554,361
<u>Annual Expense for 1992</u>							
Service Cost		\$59,581	\$0	\$0	\$0	\$0	\$59,581
Interest Cost		118,852	0	0	3,656	0	122,508
Amortization of							
Transition Obligation		76,923	0	0	2,376	0	79,299
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$255,357	\$0	\$0	\$6,032	\$0	\$261,389
<u>Pay-As-You-Go Expense</u>		\$43,194	\$0	\$0	\$3,728	\$0	\$46,922

Notes: (1) Discount Rate = 8% per annum.

(2) Amortization period for transition obligation varies by Company.

TABLE 7A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

01-Sep-92

GROUP: VISTA TOTAL

	"1993 Cost-sharing"						
	<u>Lives</u>	<u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	165	\$4,986,222	\$0	\$0	\$1,151,717	\$0	\$6,137,939
Actives Eligible to Retire	72	2,861,057	0	0	252,738	0	3,113,795
Actives Not Yet Eligible to Retire	501	4,966,435	0	0	334,931	0	5,301,366
Total Accrued Liability (APBO)	738	\$12,813,714	\$0	\$0	\$1,739,386	\$0	\$14,553,100
<u>Annual Expense for 1992</u>							
Service Cost		\$498,790	\$0	\$0	\$36,552	\$0	\$535,342
Interest Cost		1,007,417	0	0	135,911	0	1,143,328
Amortization of Transition Obligation		662,349	0	0	89,798	0	752,147
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$2,168,556	\$0	\$0	\$262,261	\$0	\$2,430,817
<u>Pay-As-You-Go Expense</u>		\$450,679	\$0	\$0	\$82,585	\$0	\$533,264

Notes: (1) Discount Rate = 8% per annum.

(2) Accrued Benefit Cost as of January 1, 1992 equals \$1,766,600.

(3) Transition Obligation is the difference between the APBO and the Accrued Benefit Cost and is amortized over 17 years.

TABLE 8A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

01-Sep-92

**GROUP: ROCHESTER TELEPHONE
 MANAGEMENT**

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1,214	\$24,102,240	\$7,060,076	\$1,143,086	\$4,278,613	\$2,006,760	\$38,590,776
Actives Eligible to Retire	454	8,184,539	2,157,830	204,792	2,310,263	700,715	13,558,139
Actives Not Yet Eligible to Retire	289	661,094	195,030	14,771	322,404	55,940	1,249,239
Total Accrued Liability (APBO)	1,957	\$32,947,873	\$9,412,936	\$1,362,649	\$6,911,280	\$2,763,415	\$53,398,154
<u>Annual Expense for 1992</u>							
Service Cost		\$105,798	\$33,103	\$1,718	\$35,064	\$8,961	\$184,644
Interest Cost		2,568,857	737,251	103,124	538,341	213,803	4,161,377
Amortization of Transition Obligation		2,196,525	627,529	90,843	197,825	184,228	3,296,950
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	(379,284)	0	(379,284)
Net Periodic Expense		\$4,871,180	\$1,397,884	\$195,686	\$391,946	\$406,992	\$7,263,687
<u>Pay-As-You-Go Expense</u>		\$1,707,161	\$402,326	\$150,075	\$0	\$185,314	\$2,444,876

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligations are amortized by Company over the expected future working lifetime of the active employees.

(3) Plan assets for retiree life insurance as of January 1, 1992 = \$3,943,904 and the expected return equals 1992 projected disbursements.